Pocket Investor

User Manual

Pocket Investor

Pocket Investor is an innovative investment manager designed for Windows Mobile Classic and Professional (touch-screen enabled) devices which combines many features in a compact and powerful solution especially designed for small and medium investors in a mobile scenario.

With Pocket Investor, you can build a portfolio with different types of investments, maintain records of their prices and activities, be alerted about price changes, relevant news and events, and track their performances towards your goals.

Key Features

- Supports stocks, options, funds, indices, exchange rates and cash accounts
- Automatic price updates at scheduled days, times and intervals
- Captures price data from HTML pages when this information cannot be retrieved directly (specially useful for non-US funds/options and commodities)
- Reads news from your favorite RSS channels and filters those related to your investments or to custom keywords
- Allows direct access to online TVs and Radio programs specialized in finance and investments, like Bloomberg and BBC (pre-defined channels are provided and more can be added by the user)
- Multiple investment views: Last Prices, Last Trades, Positions, Gains, Price Variations, Indicators, Options and Portfolio Goals, with optional auto-rotation
- Investments are organized into portfolios, and can be filtered by type and status, or quickly searched by their symbols/names
- Exclusive Option tracking view with strike price, remaining days for expiration and status indicator (in/out/at-the-money)
- Over 20 analytical charts, including Portfolio Allocation, Market Allocation, Intraday Price, Price Evolution, Investment Type Allocation, Risk Allocation and others
- "Describe" function - turns each chart into a report
- Intraday stock details (price, volume, day change, day low, day high, last close, 52 weeks low, 52 weeks high)
- Floating ticker showing latest quotes and RSS news (works also when program is minimized)
- Includes an Investment Agenda for relevant events such as IPO dates, corporate results and meetings, with optional event alerts

- Offline price history (manual updates are possible)
- Activity history (buys, sales, transfers, adjustments, dividends received and fees paid)
- Retrieves and compares stock indicators (P/E ratio, Earnings Yield and Dividend Yield)
- Supports transfers to/from cash accounts
- Default commission/fee automatic calculation
- Supports stock splits
- Supports investments in multiple currencies
- Supports investment allocation (%) in funds
- Customizable import function for prices and activities (CSV)
- Complete Investment Summary including automatic calculation of gain, rate of return, break-even and average price, and performance comparison to a reference index
- Individual and global custom alerts for price and market value (fixed value, percent from last purchase or break-even value), gains and losses
- Automatic alerts for investment news, goals reached and market value changes
- Goal tracking (% allocation, target date, target value x current value)
- Future value estimator tool
- Sound notifications (quote update, price increase/decrease, market value increase/decrease)
- Encrypted and password-protected database files
- Support for multiple database files
- Auto-detection of version updates

Installation Requirements

- Windows Mobile Classic or Professional (touch-screen enabled) device, running Windows Mobile 5 or later
- Microsoft Compact Framework 2.0 or later (normally pre-installed in all WM6 devices) - free download from Microsoft
- ~4Mb of free space in main memory or storage card for program and database files (full installation; data size depends on number of investments and history data)
- Optional: Internet connection for data download

An alternative "lite" CAB installer is provided in the product page for devices that already have SQL Server Compact 3.5 installed.

Trial Version

Acquasys Pocket Investor is a shareware application, distributed freely for evaluation purposes. In trial (unregistered) mode, all product features are fully functional, with the following limitations:

- Up to 7 investments can be created
- Trial period ends in 30 days after installation

To continue using the product after the trial period, you must purchase a registration code from www.acquasys.com/investor or from authorized resellers.

Once you get the registration code, enter it in the appropriated field in the Registration screen (accessible via **Menu/Tools/Register** menu) and press **Register**. Pocket Investor will stop showing the Registration screen at startup and all limitations will be removed (it is not necessary to reinstall the application).

Keep your registration code in a safe location. If you replace your device or if it suffers a hard reset, the program will enter Trial mode again, and you will have to reenter the code to register it. Note that the code becomes invalid if you change your device's Owner Name.

Try the unregistered version fully before purchasing this product to ensure that it meets your expectations and that the program works as expected with your device. If you decide not to keep the program, please let us know how we could improve it to meet your requirements.

This documentation shows Pocket Investor running in Windows Mobile 6. You may notice a few interface differences if your device uses another version of Windows Mobile. All functionalities, however, are identical excepted when noted.

You may also find minor differences between screenshots and the real version, due to last minute changes.

About Online Services

Pocket Investor can be used in offline mode for most operations. Some features however require an Internet connection, as online quote updates, download of historical data and investment news.

Any type of connection can be used for this purpose, like ActiveSync, cellular (GPRS/EDGE/HSDPA), Wi-Fi etc. As a general rule, if you can navigate using Pocket Internet Explorer in your device, you should be able to use the same connection in Pocket Investor.

Pocket Investor obtains investment data on your behalf from Internet service providers such as Yahoo! Finance, for your personal use only, and is subject to availability of these services for certain functions like price updates and investment news. By using this software, you agree that Acquasys cannot be considered responsible in any way in the event of unavailability of such services, for any reason.

Creating an Investment file

Pocket Investor uses encrypted database files to store your investment data. When Pocket Investor starts, it looks for the last file used and asks for its location if it cannot be found. If you have not created a database file yet, click "No" and Pocket Investor will create one for you.

You can create a database file anywhere in your device's main memory or in a storage card. If you decide later to move the file to another place, Pocket Investor will simply ask again for its location.

If possible, it is recommended to store the investment file on a Storage Card to save your main memory, especially if you intend to maintain a long history of prices and activities for your investments.

Supported Investment Types

In Pocket Investor, each investment may be classified as **Stock**, **Option**, **Index**, **Exchange Rate**, **Fund**, **Cash Account** or **Other** (although not considered investments per se, indices, exchange rates and cash accounts receive this denomination only for simplification).

Some features behave differently according to each type, so it is important to choose the correct type for each investment. Once defined, the type of an investment cannot be changed later (you would have to recreate it).

Stocks

Pocket Investor provides several tools specially designed for stock investments, as online price updates, Quick Add Stocks tool, sound notifications, intraday chart and others. You can also easily build an unlimited "watch list" of stocks you intend to follow closely.

Options

Pocket Investor supports Options for stocks or other assets, and provides a dedicated view for this type of investment where you can watch the remaining days for expiration and the status of the option (in/out/at-the-market) based on its base investment, if defined. Direct online updates are possible only for options available in Yahoo! Finance (generally US market only). Options from other markets must be updated manually, or by using the Page Capture function (see below). Pocket Investor automatically adjusts (removes) the quantity owned (if any) when the option expires.

Funds

Just like with options, Pocket Investor can retrieve fund prices automatically only if they are available in Yahoo! Finance. For all other funds, you must update them manually in Prices/History screen, import data from CSV files, if provided by the fund administrator, or use the Page Capture function (see below). You can also define the average percent for each type of investment that the fund contains.

Indices

Like stocks, indices are retrieved from the Internet based on their symbols and have a price history, but they serve only for reference and comparison with other investments (you cannot enter any activities for them). Some popular indices are Dow Jones (DJX), IBovespa (BVSP) and others.

Exchange Rates

Exchange Rates work as indices, and are used for conversion between the local currency (defined in Program Options) and a foreign currency - for example, from US Dollar (USD) to Euro (EUR). A corresponding Exchange Rate is required for investments in foreign currencies, and will be created automatically by Pocket Investor when necessary.

Cash Accounts

Cash accounts can be used for three purposes:

1) Track cash amounts in local or foreign currency.

2) Hold the cash to be transferred to/from investment operations. For example, you may have a cash account in institution X, and use that account to trade stocks. Using cash accounts this way is not obligatory (you can buy and sell investments without specifying its origin or destination), but it may help you to not lose track of an amount destined for investments while it is "idle".

3) Register deposits made for saving purposes, that can be summarized later in the Monthly Savings chart (see details below).

Other

An investment is classified as "other" when none of the built-in investment types is appropriate (for example, precious metals like gold or platinum, and other commodities). If the share price of the investment is available on the web, you can use **Capture from Info Page** update mode to obtain it automatically.

Basically you can use this type to track any generic investment for which you own a number of shares (units). In a simplistic way, this can be applied to almost anything from vehicles to houses, as a way to control your total asset value.

Adding Investments

Each investment type has a set of required and optional fields, as follows:

Type: Investment type (Stock, Option, Index, Exchange Rate, Fund, Cash Account or Other).

Symbol: Each investment must have an abbreviated name of up to 5 characters, that is used to represent it in the application. For stocks, this abbreviation must correspond exactly to the stock market symbol ("CSCO", "MSFT" etc) as used in Yahoo Finance!. The same applies for options, funds and other investments whose update mode is "Quote Provider" (see below).

Name: In addition to the investment symbol (or abbreviation), you may optionally inform a more descriptive name for the investment. For stocks and some options and funds, the name can be automatically obtained when the first online update occurs, unless you provided a name yourself.

> When the News Filter is active, Pocket Investor uses the symbol and name of your investments to find related news from your RSS sources. For this reason, it is recommended to enter the correct investment name manually, as the name retrieved automatically may be slightly different than the one that commonly appears in the market news.

Stock Exchange (Stocks only): Pocket Investor can retrieve stock quotes from worldwide stock exchanges, but in this case it is necessary to inform the exchange symbol in this field, exactly as used in Yahoo! Finance. For example, Sao Paulo Stock Exchange (Brazil) is identified as "SA", Hamburg Stock Exchange as "HM" and so on. If most of your stocks belong to a specific stock exchange, you may define it as the default stock exchange (see Program Options).

> Usually you must specify the stock exchange only for non-US markets. As a rule of thumb, if you don't have to append the stock exchange symbol after the stock symbol in Yahoo Finance!, you should not enter it in Pocket Investor.

Option Type (Options only): This field indicates if the option is a "call" or "put".

Expiration (Options only): Pocket investor uses this information to show the remaining days for the option expiration, and to adjust your position after that (if needed).

Strike Price (Options only): This field indicates the target (strike) price for the option.

Info Page: In this field you may inform the address of an informational web page containing complementary data like detailed quotes, performance etc, that you can quickly access later using **Menu/Investment/Online Info**. The Info Page is also used to capture price info when using update mode "Capture From Info Page" (explained later in this document).

Currency: If you own an investment in another currency (foreign stocks or cash, for example), use this field to specify it. If necessary, Pocket Investor will automatically create the corresponding Exchange Rate (for example, from Yens to US Dollars) and link it to the investment. This way, you always know its current value in your local currency.

Institution: Inform in this field where the investment is held (a bank or stock broker, for example). This information is used by the Institution Allocation chart.

Market Sector: For statistical purposes, you can classify your investments according to their market sectors (ex. Metalworks, Transportation etc). This information is used by the Market Sector Allocation chart.

Composition (Funds only): For mutual funds, you can define the average percentage of each type of investment contained in the fund, if known. Pocket Investor uses this information to calculate more precisely the investment and risk allocation for a portfolio.

Base Investment: This field is used in two different ways depending on the investment type:

> **Stocks, Funds and Other**: It is possible that in some point you own the same investment in different institutions (for example, the same stock in two stock brokers). To avoid having to maintain a duplicate price history for both investments, you can set the first investment as being the base for the second one. This way, the second investment will follow the price data of the first (for this reason, it will not be allowed to edit the price history of the second investment).

> When you define that investment X will be the base for investment Y, and if price records existed previously for investment Y, Pocket Investor will not "see" them anymore, but they will still exist in the database. If you remove the association later, those prices are used again. This allows you to temporarily simulate what would be the gain for an amount if you had invested it in another investment.

> **Options**: This field can be used to indicate the underlying asset of an option, for price tracking. For example, if you own option YHBB, you can set its base investment to stock "YHOO", and then Pocket Investor will show if your option is in-the-money, out-the-money or at-the-money in the Options view, every time their prices are updated.

Update Mode: This setting defines if and how the investment price data is updated either manually or automatically using an Internet connection

> **Quote Service**: In this mode Pocket Investor retrieves price data from a quote provider (currently Yahoo! Finance). This is the default mode for stocks, options, indices and

exchange rates. For funds listed on Yahoo! Finance, you must turn on this setting to obtain automatic updates.

Capture from Info Page: In this mode, Pocket Investor will try to capture price data from the investment's info page (mentioned above). See more details about this method later in this document.

None: Choose this mode if it is not possible to obtain the investment price via Internet using any of the two ways above (in this case, you will have to update price data manually using the Price/History screen or from CSV files).

You may also choose to explicitly disable online updates if you no longer wish to track the price evolution for an investment, but you do not want to remove it from the database (for example, if you sold it completely and will not reinvest, but wish to keep the activity history for it). This is useful to save storage space and avoid unnecessary data traffic to your device.

Stock Category (Stocks only): This field classifies each stock according to the company capitalization (shares x unit price), for statistical purposes (Stock Allocation chart). Although it may vary, the following criterion may be used: Large-Cap: > US$10 billion, Mid-Cap: US$2 to 10 billion, Small-Cap: < US$2 billion).

Earnings per Share (Stocks only): This information is used by Pocket Investor to calculate the current P/E ratio and the Earnings Yield for the stock, based on the its last share price. Generally it is retrieved automatically for US stocks during online updates, but in many cases (especially for worldwide stocks) you may have to enter this value manually. You can find it normally in company reports and in some financial web sites.

> P/E Ratio (price-to-earnings ratio): Also called its "earnings multiple", or simply "multiple", "P/E", or "PE") is a measure of the price paid for a share relative to the annual income or profit earned by the firm per share. A higher P/E ratio means that investors are paying more for each unit of income. The reciprocal of the PE ratio is known as the **Earnings Yield**.

Dividends per Share (Stocks only): This information is used by Pocket Investor to calculate the current Dividend Yield based on the last stock price. This value is also generally retrieved automatically for US stocks, but in many cases you may have to enter it manually.

> The dividend yield on a company stock is the company's annual dividend payments divided by its market cap, or the dividend per share divided by the price per share, expressed as a percentage.

Notes: General notes about the investment.

To add an investment:

1. Use **Menu/Investment/Add...** in the main menu or
2. Fill the investment info as appropriate
3. Click on OK to save.

> By default, new investments are added to the portfolio currently selected in the main screen. You can remove an investment from a portfolio or add it to another portfolio using the Portfolio screen.

To edit an investment:

1. Select the desired investment in the investment list;
2. In the main menu, select **Investment/Edit** (or double-click on the investment name or tap and hold the investment and use the corresponding context menu).

To copy an investment:

1. To use an existing investment as a "model" for a new one, first select it in the investment list;
2. In the main menu, select **Investment/Duplicate**.

To remove an investment:

1. Select the desired investment in the investment list;
2. In the main menu, select **Investment/Remove** (or tap and hold the investment and use the corresponding context menu).

Using Portfolios

In Pocket Investor, Portfolios are groups of investments. You may distribute your investments in different portfolios according to you own criteria, as the institution where they are held, their type or purpose etc, or you may choose to put all your investments in a single portfolio. It is also possible to assign the same investment to more than one portfolio.

You can also use portfolios to separate investments that you currently own from those you are just watching (like stocks you plan to acquire later). One way to do this is create a "Watch" portfolio, or let those investments out of any portfolio. Or you may prefer to use the "Owned" filter for this purpose (more on this later).

To assign an investment to a portfolio:

1. Select the desired portfolio in the main screen before adding the new investment or
2. In the Edit Portfolio screen, click on **Investments** and select all investments it contains (use the same screen to remove (uncheck) an investment from the portfolio).

To remove a portfolio:

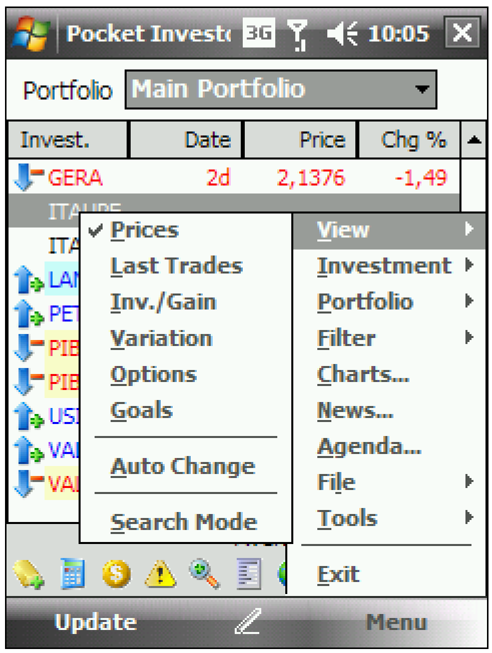
1. Select the desired portfolio in the main screen;
2. In the main menu, select **Portfolio/Remove**.

When a portfolio is removed, its investments are not be deleted (they are just unassigned from the portfolio). You may find them selecting "(none)" in the portfolio selector (main screen).

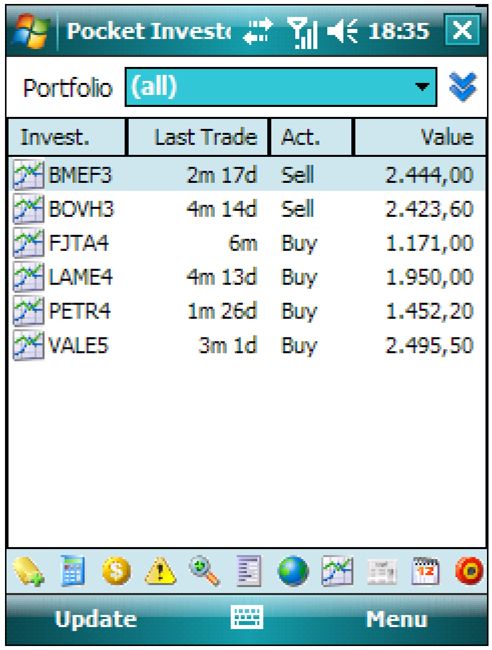
Changing Views

Pocket Investor has seven visualization modes (Views) for your portfolio:

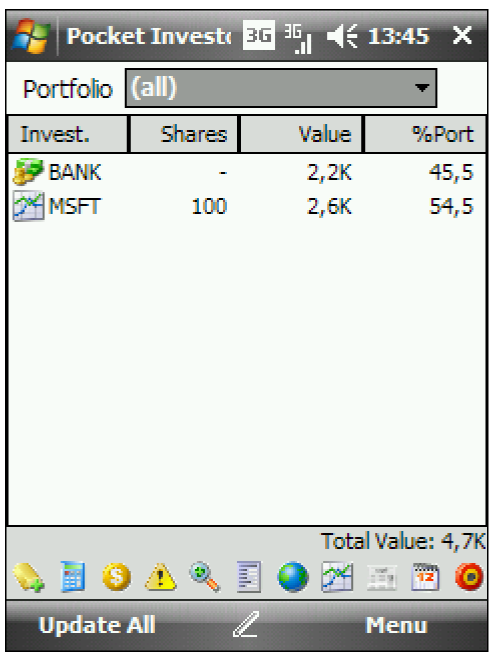
Last Prices: In this view, investments are shown along with the last price downloaded or entered manually, and the percent change from the previous price.



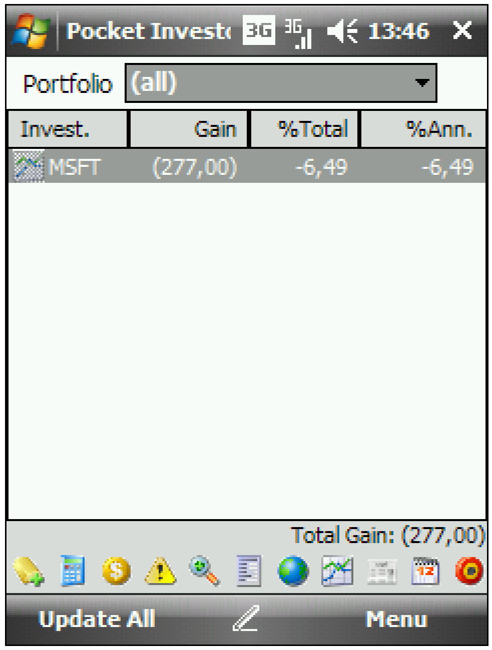
Last Trades: In this view, Pocket Investor shows the last "buy" or "sell" activities for each investment (date and value).



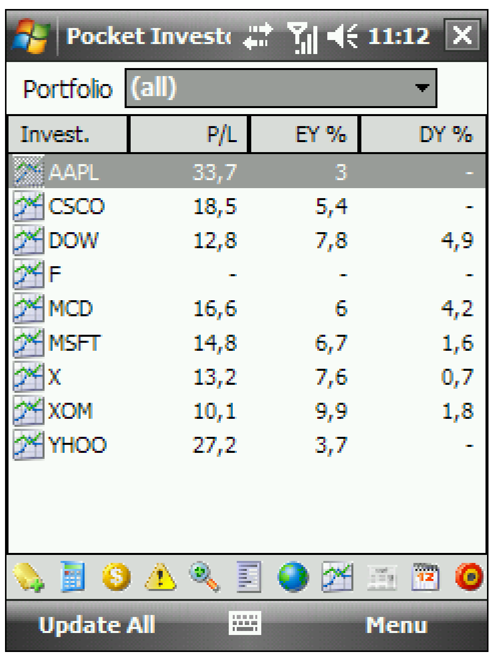
Positions: Shows the number of shares owned, the current market value and the portolio allocation for each investment.



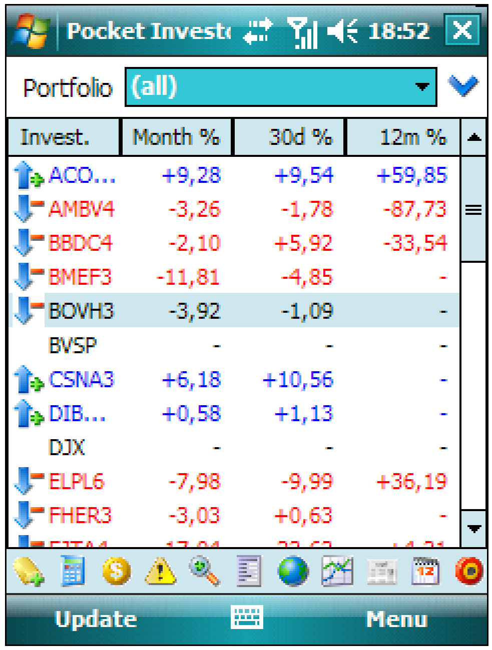
Gains: Shows the total gain earned, the gain percentage (where total gain = current value + dividends – sales - value invested – fees) and the annual rate of return for each investment.



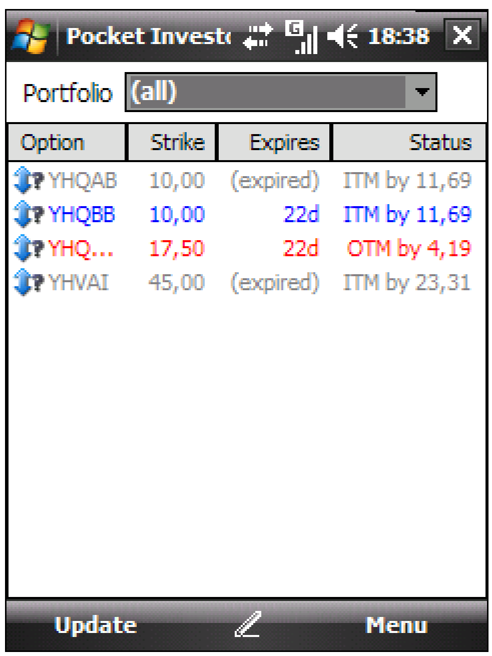
Indicators: Shows the P/E ratio, the Earnings Yield and Dividend Yield for each stock (when available).



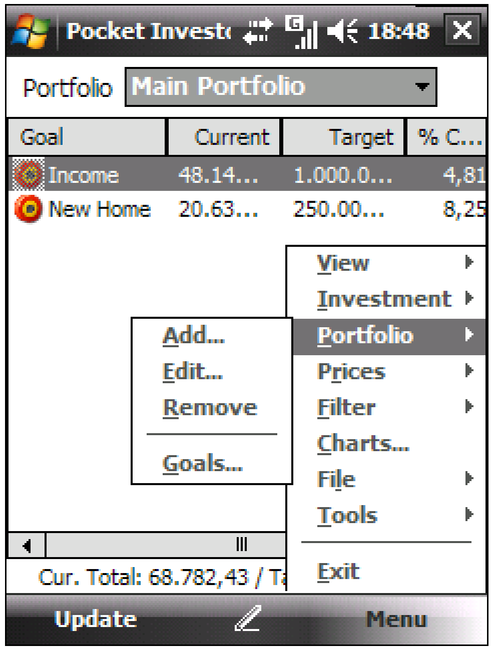
Variations: This view shows the price variation for each investment (current month, last 30 days and current year).



Options: This view shows specific information for options only (current price, expiration date and status indicator). The status is represented as "ITM" (option is "in-the-money"), "OTM" (out-of-money) or "ATM" (at-the-money), followed by the difference between the strike price and the base investment price.



Goals: In this mode, Pocket Investor shows the status of your portfolio goals (current value x target value).



To change the current view manually:

Use **Menu/View** in the main menu and select the desired view or

To change the current view at every 30 secs:

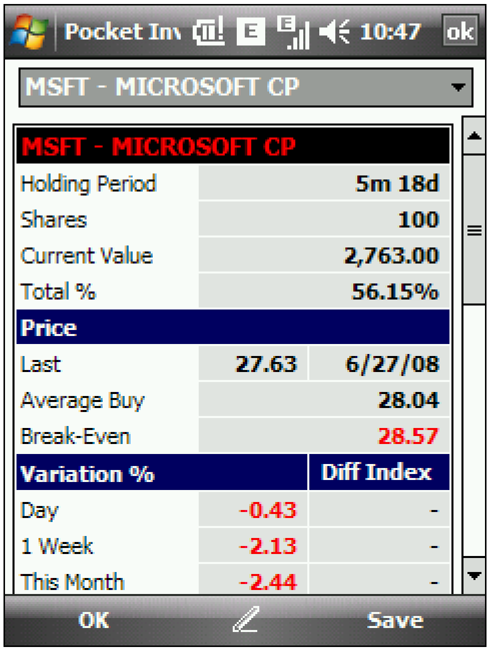
1. Select **Menu/View/Auto Change** in the main menu.

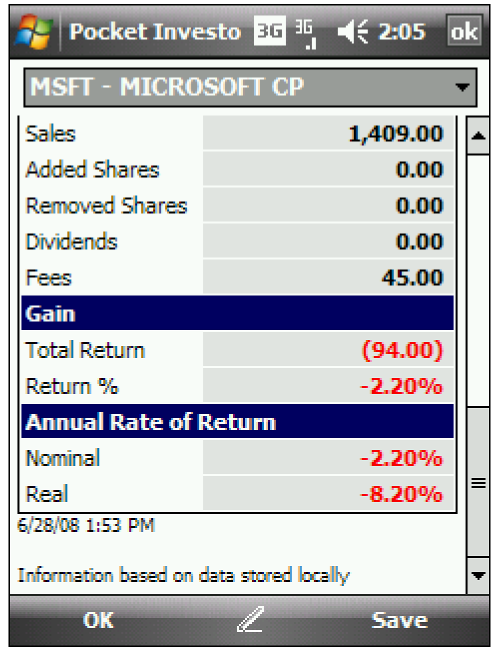
Views can also rotate automatically while the device is cradled. See **Auto Change view when cradled**, in **Tools/Options/General**.

Investment Summary

Invest Summary screen shows detailed information about the investment currently selected, based on data present locally in the database, as minimum and maximum prices, total activities, total gain, nominal and real average rate of return etc.

If an Internet connection is available, you can go from this screen to the investment's information page (if defined), using the right soft key (**Online Info**).





Online Updates

Pocket Investor can download price quotes from Yahoo! Finance at your request or at pre-defined intervals.

All "updatable" investments (stocks, indices, exchange rates and some options and funds) are processed at once, and the investment list (main screen) is updated accordingly. If the Online Quote screen is currently displayed (see more details below), it is automatically updated as well.

Online updates are performed in background, so you can continue using the program normally while data is downloaded (an indicator flashes at the top-right corner of the main screen while updates occur).

To manually request a price update:

In the main menu, select **Menu/Investment/Prices/Update All**

To schedule automatic updates:

See Program Options later in this document.

> Price updates may take several seconds or even a few minutes to complete depending on the connection condition and on the number of investments updated. However, you will be allowed to continue working with Pocket Investor in the meantime.

To stop the online update:

To interrupt the update process, click on Stop button. This may take a while depending on the point

Online Quotes Screen

Available only for investments with online updates (stocks, indices, exchange rates and some funds), this screen shows detailed information about the last quote obtained from the Internet, like last price, change, volume, low and high prices etc.

Quote information is updated automatically in this screen if automatic quote updates are scheduled (program settings), or using the **Update** menu.

Position date is presented in Eastern Time. To display the date in your local time, enter an adjust factor in **Tools/Settings/Options** (Local settings).

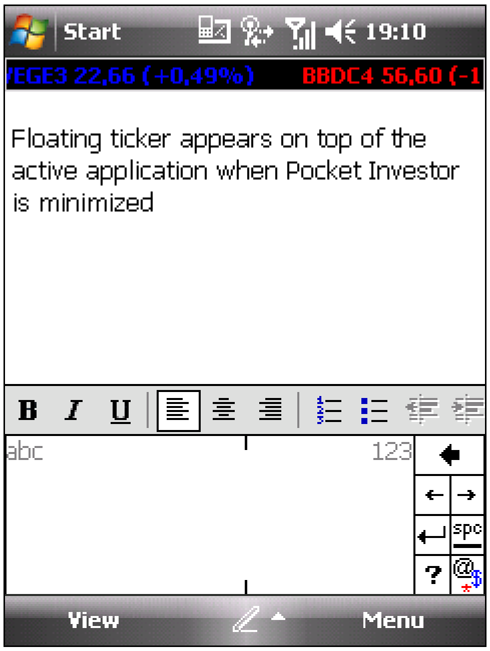
Floating Ticker

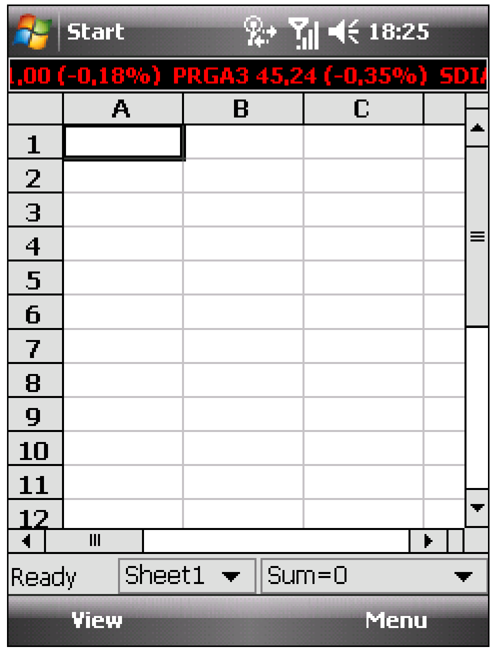
You may choose to see a floating ticker with the last investment prices and news when an automatic price update occurs.

The ticker appears at the top of the screen, over the currently active application, and scrolls information from right to left, starting with the positive price changes (in blue), followed by the negative ones (in red), and then the latest investment news (if desired).

The ticker will close itself automatically after all prices and news have been displayed, but you can dismiss it immediately clicking over it.

Go to Program Options to activate the ticker and choose when to display it.

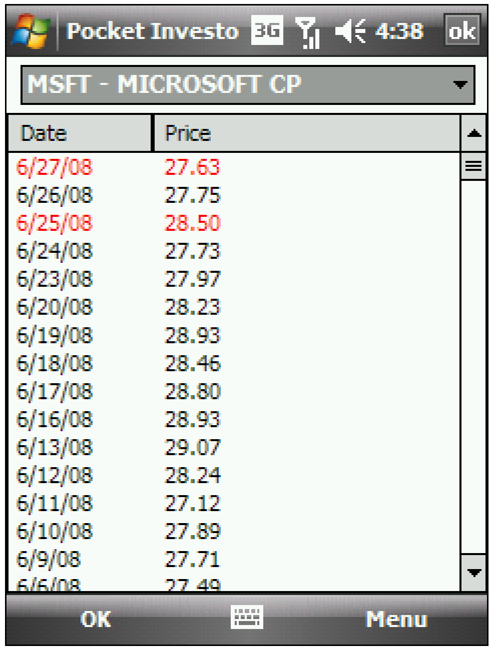




Updating Prices Manually

In addition to the automatic quote retrieval mechanism, Pocket Investor provides a manual interface for investment price updates, via Price History screen.

In this screen is also possible to perform stock splits (see later in this document).



When a stock price is obtained via online update, it is added to the Price History and marked as temporary (red color). Normally, this value is automatically replaced with the close price for the investment as soon as it becomes available (usually after the first online update performed in the next day). If this does not happen for some reason, you must change that value manually to reflect the correct close price, to avoid divergences in price calculations.

To enter a price entry manually:

1. In the main menu, select **Menu/Investment/Price History***
2. In Price History screen, select the desired item in the investment selector and use **Menu/Add***
3. Inform date and price
4. Click on OK to save.

*Alternatively, tap and hold on an investment from the list (main screen) and select **New Price** from the context menu.

To remove a price entry:

1. Select the desired price in the Price History list
2. Select **Menu/Remove**.

To remove all prices prior to a specific date (inclusive):

1. In the Price History list, select the first price that you wish to remove
2. Select **Menu/Remove Backwards**.

Downloading Price History

Pocket Investor can download up to two years of price history from Yahoo! Finance and import it automatically into the price history of an investment (you can specify how many months of data you wish to download in Program Options).

This operation can take several minutes depending on the amount of data transferred, but you will be able to operate the program in the meantime. Note that any existing data for the period being downloaded will be overwritten (existing price records for dates prior to the download period will not be affected).

To download price history:

1. In the Price History screen, select the investment to update
2. Select **Menu/Download**

Performing Stock Splits

When a company performs a stock split, the share price and the number of shares you own is adjusted by a determined factor. The most common type of split is 2 for 1, in which the share price is divided by 2 and at the same time you receive one additional share for each one you own (this can also occur in the inverse way – called reverse split).

Say that stock A has a share price of 80.00, and you own 100 shares. The company then decides for a split of 2 for 1. The share price then becomes 40.00 and the quantity of shares you own becomes 200. Although doing this does not affect your invested value, Pocket Investor must be informed of this change in order to adjust the quantity of shares owned and also to calculate the correct price variation for the stock after the split. Case else, it will understand that the stock price dropped by 100% in one day, showing wrong results in all places where the price variation is shown.

To perform a stock split:

1. In the main screen, select the investment in the list
2. Select **Menu/Investment/Prices/History**
3. Select the day when the stock split starts and then **Menu/Edit**
4. Check option **This price reflects a split of type**
5. Input the split proportion, in the form "X shares received for each Y shares owned"
6. Check option **Adjust previous prices** to adjust all prices prior to this date according to the split factor*
7. Check option **Adjust quantity owned** <u>only if you have not adjusted it directly already</u>
8. Click **OK** and confirm when asked.

* When you download price history for an investment (or import it from a file), it may already had been adjusted for the split. When this happens, if you look for the price at the day right before the split, you will not see a significant difference (in the example above, you would not see the price changing from 80.00 to 40.00). In this case, **do not** check option "Adjust previous prices" or Pocket Investor will perform the same adjust again!

Capturing Prices from Web Pages

Pocket Investor provides a way to automatically obtain price information for investments not listed in Yahoo Finance, which is the case of most international funds and options. When update mode **Capture From Info Page** is used for an investment, Pocket Investor will try to extract price data from the investment's Info Page, using special tags that tell it how to find the date and price inside the HTML code.

The following expression, for example, tells Pocket Investor that the quote date can be located in the HTML code right after text **<td>Date:** and before text **</td>** that follows it:

<td>Date: {date}</td>

Likewise, the following expression tells Pocket Investor that the price can be located in the HTML code right after text **<td>Price: US$** and before text **</td>** that follows it:

<td>Price: US${price}</td>

(Remember that these are only examples; you must create expressions that would work specifically with the web page you are trying to capture)

Although expressions using the tags shown above will probably work for most scenarios, you can use instead any custom Regular Expression* to accomplish this task, if needed.

* *Regular Expressions* are a powerful technique to extract data from textual sources, but it is a very technical subject and out of scope for this document. You can however find many good sources on the Internet in the case you need more info.

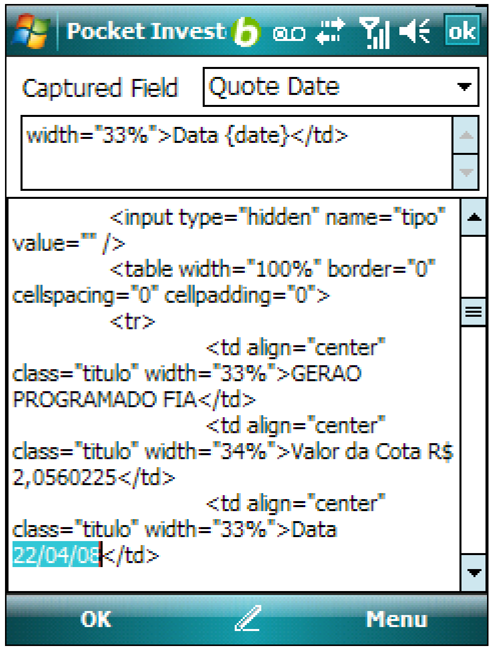
To configure capture expressions:

1. Using your desktop PC, navigate to the Info Page that contains the quote date and price for the investment, and take note of its address.

2. On Pocket Investor, open the Investment screen and input the address found above in field **Info Page** (Details tab)

3. In Advanced tab, select update mode **Capture From Info Page** and click on **Set Capture**. Wait for Pocket Investor to download the HTML code from the Info Page.

4. In the Capture Preview screen, select field **Quote Date** and enter the capture expression to extract it from the HTML code, in a format similar to the example given above. As you type, Pocket Investor will try to locate the information you are trying to capture in the HTML code shown at the bottom of the screen. When a match is found, it will be shown highlighted.



5. Repeat step 4 for **Quote Price** field.

You may find easier to select first the HTML part that contains (surrounds) the date/price in the HTML preview and use **Menu/Copy Up** to copy it to the expression field. Then select the date/price itself in the expression field and use **Menu/Insert Tag** to quickly replace it by **{date}/{price}** tag.

6. When you are done, click on **OK**. Pocket Investor will check if the captured values can be successfully recognized as the quote date and price, and will warn you if a problem is found. In this case, review the capture expressions.

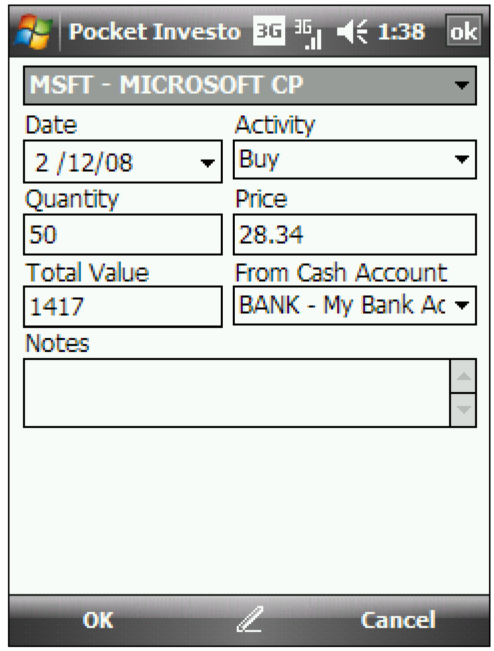
7. Save the investment, perform an online update and check in the main list if its price is retrieved correctly.

Note that this capture method is totally dependant on the Info Page code, which can change often in some cases. If Pocket Investor suddenly stops to retrieve prices for the investment, probably the Info page has changed and you will have to review the capture expressions.

Another important limitation of this method is that Pocket Investor can only reach the Info Page if it is publicly available (you must not be required to login into a web site in order to view it). If you can only see the informative page containing the quote price after logging in your bank web site, you will not be able to use this feature.

Entering Activities

Anything that affects the value or quantity of shares of your investments, such as buys, sales, transfers and fees, should be entered using the corresponding activities in Pocket Investor. This way, you can maintain a history of all transactions for future reference, and Pocket Investor can calculate gains and losses for your investments properly.



When entering a buy or sale, you must provide the date when the activity occurred and at least two of the following fields: quantity of shares, unit price and total value (Pocket Investor can calculate the third field for you). When recording dividends or commission/fees, only the total value is required. For "Add Shares" and "Remove Shares" activities, you must inform only the quantity of shares involved.

"Buy", "Sell", "Rec. Dividends" and "Pay Fees" are activities that optionally can refer to a cash account where the corresponding amount will be transferred to/from. This is allowed for new activities only – if you edit the activity later, the value generated in the cash account will not change.

Cash accounts can have Deposit, Withdrawal, Transfer In, Transfer Out, Adjust (Credit) and Adjust (Debit) activities. Transfer activities can specify another cash account as the origin or destination for the transfer.

When a "Buy" or "Sell" activity is recorded and a default fee model is defined for the investment type, Pocket Investor will also generate a fee activity automatically, based on the fee rules (see Program Options for more information). If a cash account is associated with the buy/sale, the fee will be deducted from there also (as a withdrawal).

To enter an activity:

1. In main menu, select **Menu/Investment/Activities***
2. In the Activities screen, select the desired item in the investment selector and use **Menu/Add***
3. Select the activity type and fill the required information
4. Click OK to save.

*Alternatively, tap and hold on an investment from the list (main screen) and select **Buy or Sell** from the context menu.

To edit an activity:

1. In Activities screen, select **Menu/Edit**
2. Edit data as needed
3. Click OK to save.

To remove an activity:

1. Select the desired activity in the Activity list
2. Select **Menu/Remove**.

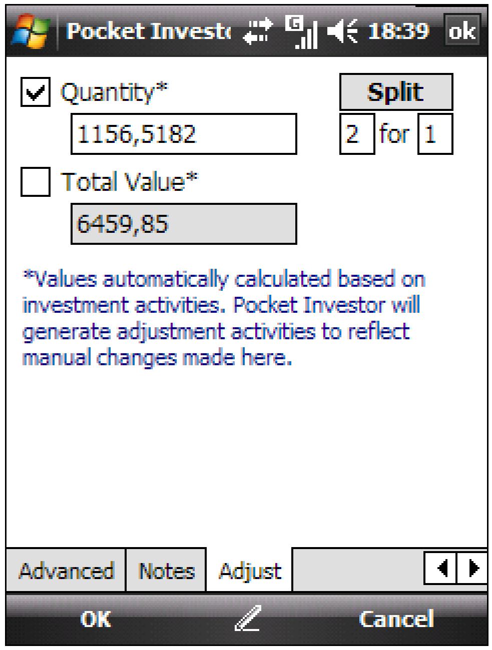
Manual Adjustments

Pocket Investor automatically calculates the quantity of shares owned and the total value of your investments based on the activities entered (buys, sales etc). However, in some occasions you may want to quickly adjust these values to reflect changes in your shares caused by taxes, stock splits*, etc. For those cases, you can manually edit the number of shares or the total value of an investment and let Pocket Investor generate adjustment activities to reflect your changes.

To adjust an investment:

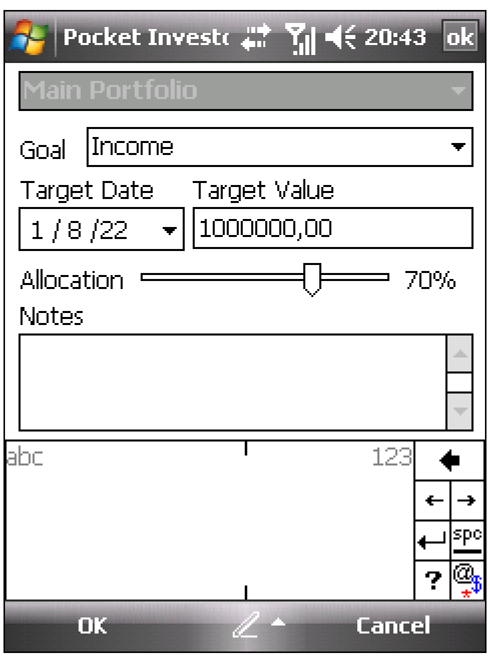
1. Select the desired investment in the Investments list
2. Select **Menu/Investment/Edit**
3. Go to the last tab in the Investment screen (Adjust)
4. Depending on what you want to adjust, check "**Quantity**" or "**Total Value**"
5. Enter the new value for the chosen field
6. Click on OK to save changes

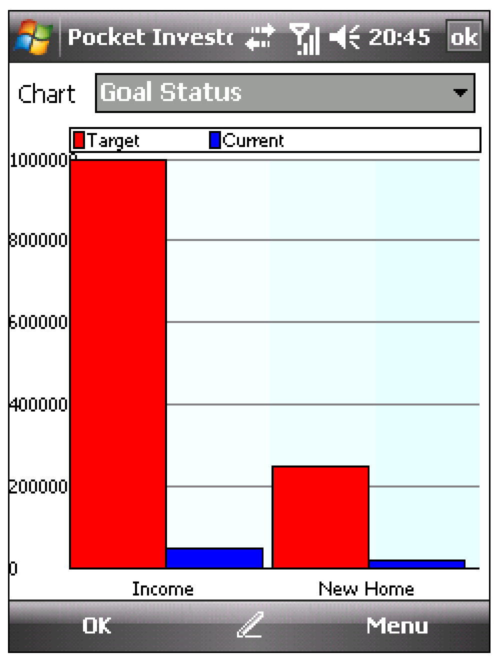
Pocket Investor has a dedicate function in the Price History screen that should be used to adjust prices and owned shares in the case of a split (see "Performing Stock Splits" in this document).



Portfolio Goals

Using Pocket Investor, you can allocate goals to each portfolio, and track the progress of your investments towards them.





To define a goal:

1. In the main screen, select the desired portfolio in the portfolio list
2. Select **Menu/Portfolio/Goals**

3. In the Goals list, select **Menu/Add**
4. Enter goal data (name, target date, target value)
5. Choose the percentage of the portfolio value that you wish to dedicate to this goal
6. Click OK to save.

To edit a goal:

1. Select the desired goal in the Goal list
2. Select **Menu/Edit**
3. Change the goal data as needed
4. Click OK to save.

To remove a goal:

1. Select the desired goal in the Goal list
2. Select **Menu/Remove**.

To track goal progress:

1. In the main screen, select **Menu/View/Goals or**
2. Select **Menu/Charts** and choose Goal Status chart.

Investment News

Pocket Investor includes a complete News Center where you can read the relevant RSS news about your investments and also quickly access financial TV and Radio programs right from your device.

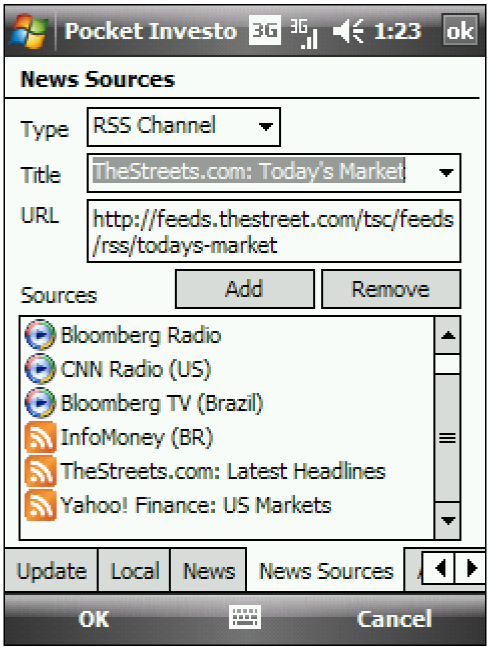
Investment News screen is composed of three sections that you can access using the **Menu** key or left/right hardware keys:

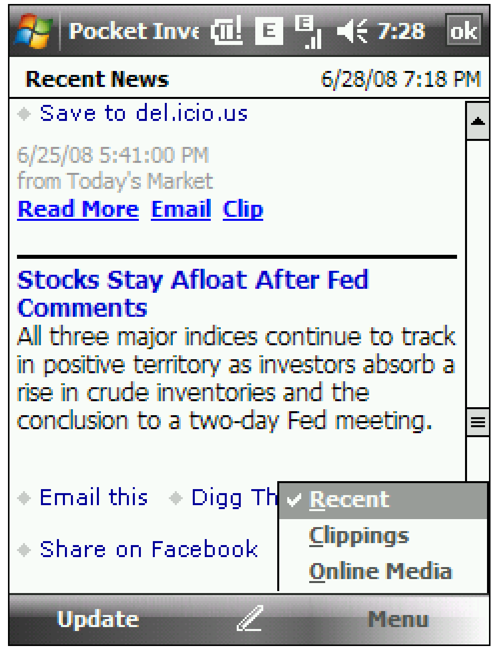
Recent News: This view shows the latest news collected and filtered by Pocket Investor from all RSS sources previously defined (program options, **News Sources** tab). Below each item you will find links that perform the following functions:

> **Read More**: This link will redirect you to the original web page that contains the news, where you can read the entire article.
>
> **Email**: Clicking on this link you will be able to send the news item to one of your contacts using your default email account (defined in program options, **Other** tab).
>
> **Clip**: Older news are periodically removed from the recent news list as new items are received. Use this function to copy an item to save the item for further reading in the **Clippings** section.

Clippings: Here you will find the items clipped from the first view as described above. "Read More" and "Email" functions are available in this view, in addition to "Remove", that permanently erases the clipping.

Online Media: In this section you have quickly access to online TVs and radios previously select in program options (**News Sources** tab), using the default media player for each type of content.





Video and audio streaming generates high data traffic and may result in high costs when used on a cellular connection, depending on your data plan. If you do not have an unlimited plan, it is recommended to use this function only when alternative connections like Wi-Fi or ActiveSync are available.

Custom Alerts

In addition to automatic alerts provided by Pocket Investor (investment news, events etc), you can set custom alerts for when the price, market value or total gain/loss of your investments meets a certain condition. For example, you may want to know when the share price of investment X falls beyond 15.00, or when the total loss for investment Y reaches 5%.

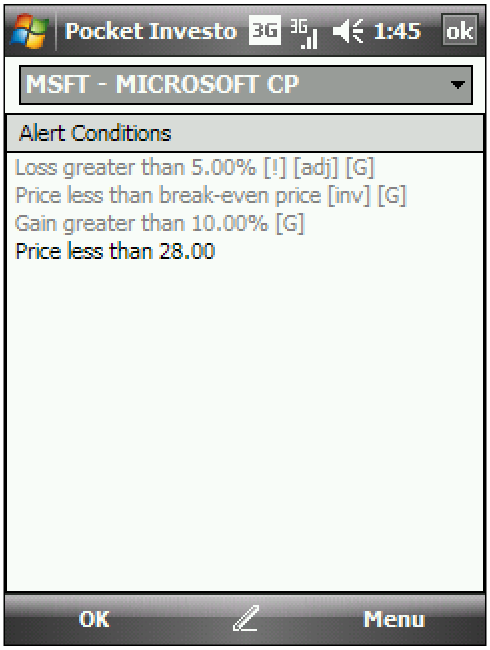
Pocket Investor supports three types of custom alerts:

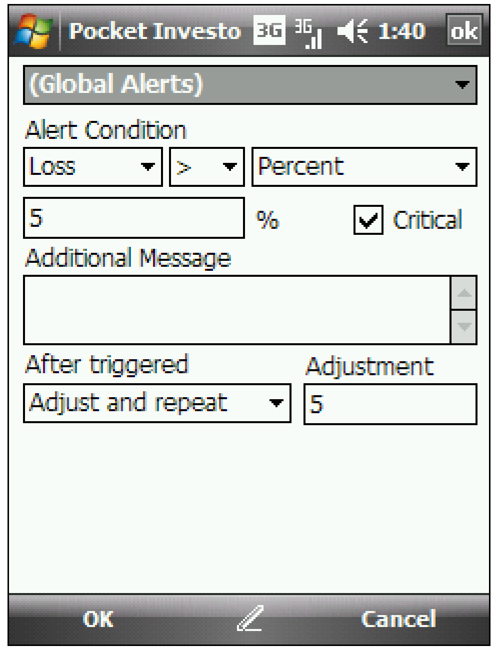
Fixed Value: The current price/value/gain is compared to the fixed value specified for the alert. This is the simplest alert that can be used when you wish to know when an investment reaches an exact price, market value, gain or loss.

Percent: Pocket Investor applies the percentage specified to the price, value of the last purchase (if you are watching the market value) or total invested (if you are watching the total gain or loss) for the investment, and then compares it to the current price/value/gain/loss. You can use this option to know when a determined loss percentage is reached for the investment, for example.

Break-even: Pocket Investor calculates the break-even price or value for the investment (i.e. the value that immediately surpasses all costs involved in the purchase), and then compares it to the current price/value. In other words, this alert can show you the point from where you are really gaining (or loosing) with the investment. This option is not available when "Gain" or "Loss" are selected for the alert condition.

If appropriate, an alert can also be marked as “critical”. Critical alerts are displayed first when multiple alerts are triggered, and are shown with a red border.





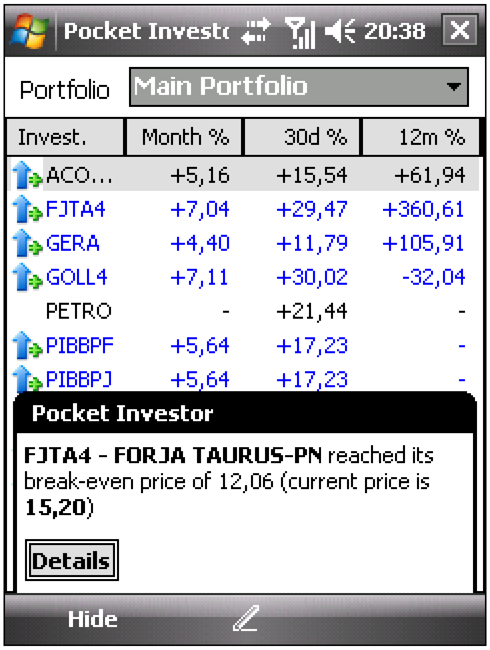
After investment prices are updated (either manual or automatically), or when activities are entered, Pocket Investor checks all alert rules, and displays a notification for every condition met.

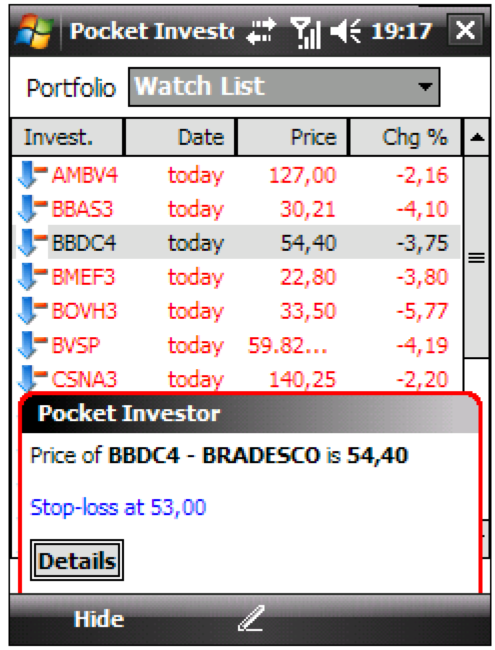
After an alert notification is shown, you can dismiss (close) it clicking on **Hide** or get more information clicking on **Details**. In this case, the information displayed depends on the type of alert and/or investment:

- For stocks, options, indices and funds, you are directed to the Online Quotes Screen
- For other investments, you are directed to the Investment Summary screen.

Alerts are normally “one-shot” (they are removed from the alert list after shown). However, sometimes you may want to repeat the same alert every time it crosses the condition specified. For example, you may create an alert for when an investment reaches its break-even value, but you may also want to know when it falls under the break-even price again, and so on. You can configure alerts to work this way selecting **Invert and repeat** in the “After triggered” selector. While this behavior is active, the condition for an alert is inverted every time it is shown, and it remains active until the alert is manually removed from the list.

You can also set an alert to adjust itself by a pre-determined value or percentage (negative or positive) after it is shown (this can be called a “movable alert”). This is useful when you want to follow closely the price variation of an investment after it reaches a specific price. For example, you can create an alert for when the price is equal to 30.00, with an adjustment of -0.50 (this will trigger the alert for 30.00, then 29.50, 29.00, 28.50 and so on). In a similar way, you can create another alert that fires when the total loss reaches 10%, and then repeats in 5% increments (15%, 20%, 25% etc). To enable this behavior, select **Adjust and Repeat** in the “After triggered” selector.





When multiple alerts are triggered at the same time, the corresponding notifications are queued and displayed one at a time. Click **Next** or use the arrows at the top of the notification to see the following notifications.

To set an alert:

1. Select **Menu/Investment/Alerts** in the main menu*
2. In the Alerts screen, select the desired item in the investment selector and use **Menu/Add***
3. Enter the alert condition
4. Click on OK to save.

*Alternatively, tap and hold on an investment from the list (main screen) and select **Set Alert** from the context menu.

To edit an alert:

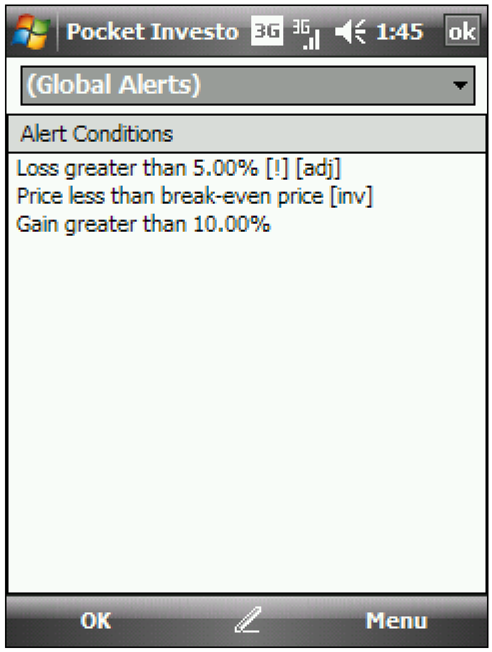
1. Select the desired alert in the Alert list
2. Select **Menu/Edit**
3. Change the alert condition as needed
4. Click on OK to save.

To remove (cancel) an alert:

1. Select the desired alert in the Alert list
2. Select **Menu/Remove**.

Global Alerts

Pocket Investor allows you to define custom alerts that are valid for all investments, called **Global Alerts**. Global alerts are very useful to watch for conditions that you would like to check for all investments, like a loss greater then 10%, for example. When a global alert is created, it is automatically replicated for all investments, and then treated individually by Pocket Investor. For example, if you create a global alert for a gain of 10% and it is triggered for investment X, it will be removed from the alert list for that investment, but will be kept for all the rest.



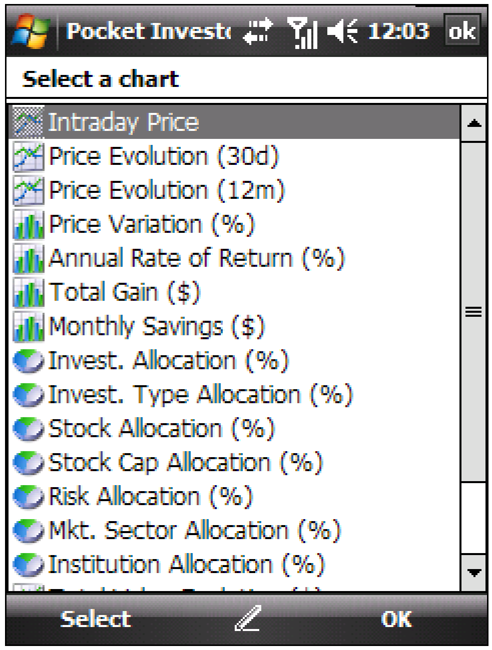
To create a Global Alert:

1. Select **Menu/Investment/Alerts** in the main menu
2. In the Alerts screen, select **Global Alerts** in the investment selector
3. Select **Menu/Add** and enter the alert condition
4. Click on OK to save.

Global alerts appear with a "[G]" indicator when shown in the alert list of each investment, and cannot be modified there. To edit or remove a global alert, you must first choose **Global Alerts** in the investment selector. If you edit a global alert, all changes are propagated except to alerts already triggered and removed. Likewise, when a global alert is deleted, it is removed from all investments.

Charts

Pocket Investor provides several charts that may help you to analyze your investments:



Intraday Chart: This chart shows the price evolution for one or more investments during the current day, based on data collected on each update.

Price Evolution - 30d: This chart shows the price evolution for one investment for the last 30 days.

Price Evolution - 12m: This chart shows the price evolution for one investment for the last 12 months, considering the last price available for each month.

Price Variation - 30d: This chart shows the price variation (%) for one or more investments for the last 30 days.

Price Variation - 12m: This chart shows the price variation (%) for one or more investments for the last 12 months, considering the last price available for each month.

Price Variation - Summary: Shows the price variation for the selected investments in different periods (1 day, 1 week, 30 days and 12 months).

Annual Rate of Return (%): Shows the average annual rate of return of one or more investments, based on their CAGR (Compound Annual Growth Rate).

Total Gain: Shows the total estimate gain of one or more investments.

P/E Ratio: Shows the P/E (price per earnings) ratio for comparison between two or more investments.

Earnings Yield: Shows the earnings yield for comparison between two or more investments.

Dividend Yield: Shows the dividend yield for comparison between two or more investments.

Monthly Savings: This chart summarizes all deposits, withdrawals and adjustments made in all cash accounts to give you the approximate monthly amount saved. For this chart to work correctly, you must use cash accounts as the origin of all your investments. For example, if you decide to invest US$1000 in stocks, you must first enter a deposit of US$1000 in a cash account and then specify it as the source when entering stock buy/sell activities. Likewise, if later this month you decide to use US$400 from that amount for other purposes, you must enter the corresponding "withdrawal" activity in the same cash account. Pocket Investor will then understand that you saved US$600 this month for investment purposes, even if in this meantime you bought and sold different stocks and made transfers with the same original value.

Investment Allocation: Shows how you portfolio value is allocated among your investments.

Investment Type Allocation (%): This chart shows the allocation of your investments according to their types, including the composition of funds (stocks, cash, bonds, money market or other)

Stock Allocation (%): This chart shows the allocation of stocks in your portfolio.

Stock Cap Allocation (%): This chart shows the allocation of the stocks you own according to their category (Large Cap, Mid Cap or Small Cap). Funds that contain stocks in their composition are also considered.

Risk Allocation (%): This chart shows the allocation of your investments according to their risk level, ranging from very low (money market funds) to very high (options). Funds are classified based on their composition.

Market Sector Allocation (%): This chart shows the allocation of your investments according to their market sectors (industries).

Institution Allocation (%): This chart shows the allocation of your investments according to their financial institutions.

Goal Allocation (%): This chart shows the allocation of your portfolios according to the goals you defined for them.

Goal Status: This chart compares the current value of a portfolio to the target value of each goal allocated to it.

Total Value Evolution: This chart shows the evolution of the total value of your investments (from all portfolios) on a monthly basis.

To view a chart:

1. In the main screen, select **Menu/Charts**
2. Choose the desired chart in the chart list and click **Select** (or double-click the chart name)
3. Depending on the chart, select in the next step a portfolio or one or more investments to include in the chart

To view data details:

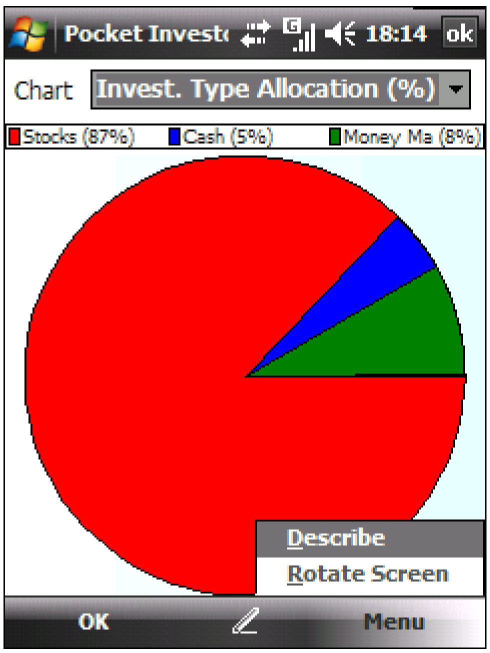
Given the reduced screen dimensions of most devices, it may be difficult to identify the value series displayed in certain charts. Select **Menu/Describe** to obtain a textual view of chart data in HTML format.

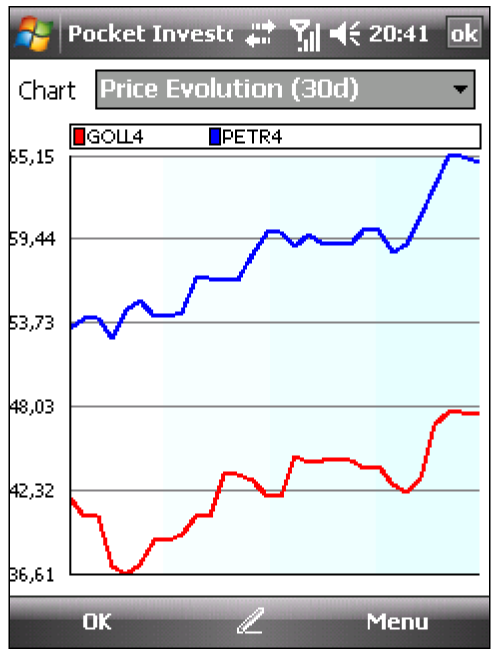
To save the chart as an image:

Select **Menu/Save As Image**. The chart will be exported as a bitmap with name "PIChart.bmp" in the same folder as the investment file.

To change screen orientation (landscape/portrait mode):

If you prefer to view a larger chart area, select **Menu/Rotate Screen** to change screen orientation to landscape mode. Use the same command again to rotate 180˚, and one more time to return to portrait mode.





Filters

While in the main screen, you can filter the investments shown in the investment list by type (for example, you may want to see stocks and exchange rates only). You can also filter only investments you currently own or that you owned in the past, or even invert the current filter (in this case, only investments that do not correspond to the current filter are shown).

To set a filter:

1) In the main menu, select **Menu/Filter** and mark the investment type(s) you wish see in the list
2) Mark **Currently Owned** if you want to see the investments you own now
3) Mark **Previously Owned** to see investments that you owned in the past but not now

4) Mark **Invert** if you wish to see the opposite of your selection.

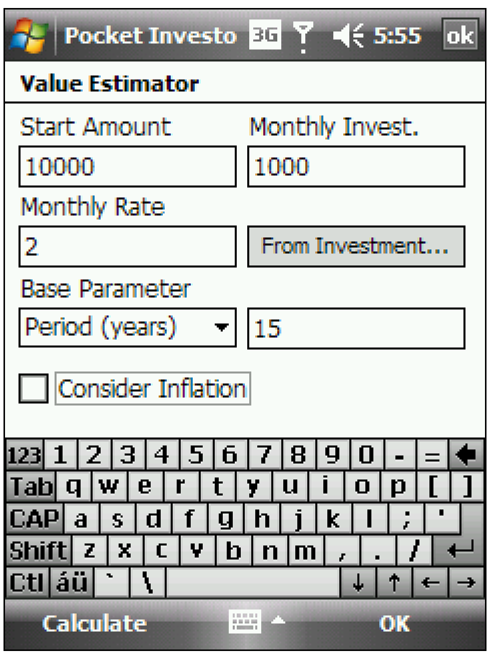
To remove the filter:

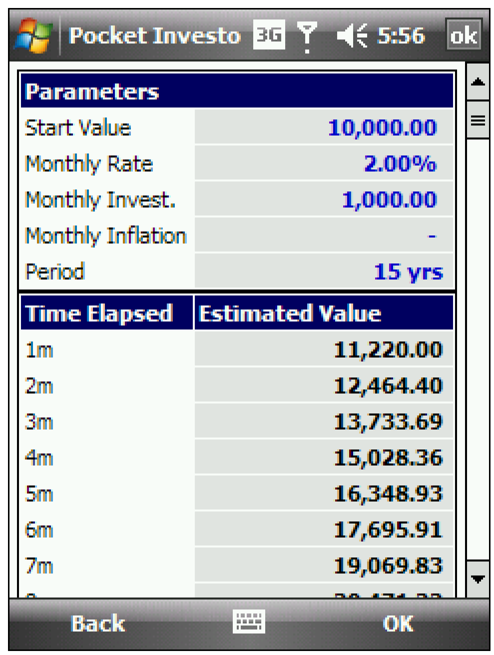
In the same menu, select **Clear**.

Pocket Investor can filter investments automatically depending on the view currently selected. For example, it can show only investments you currently own when you select "Position" view and hide cash accounts when you are at "Prices" view. You can enable or disable this feature selecting **Auto Filter**. This feature is automatically disabled if you make any change to the filter.

Future Value Estimator

Pocket Investor includes a tool that can show you a estimate of how much you would have at the end of a time period, based on monthly deposits and on an average gain percentage (or on the performance of one of your investments).





To run an estimate:

1. Select **Menu/Tools/Value Estimator**
2. Fill the required fields and choose the parameter for calculation (period or target amount)
3. Click on **Calculate**
4. Click on **Back** to try other combinations.

Importing Data

Pocket Investor can import prices and activities for an investment from text (CSV) files. Below are two examples of files that could be imported:

Example of a file containing Price data:

7/26/2007;1.7537827
7/25/2007;1.7799712
…

Example of a file containing Activity data:

01/03/2007; CEI REDEMPTION; 26,73785; 37,4410360; 1.001,09; 1,09; 0,00
01/08/2007; BKI REDEMPTION; 254,48722; 37,4786860; 9.537,82; 25,86; 0,00
02/12/2007; BKI PURCHASE; 52,92787; 37,7872790; 0,00; 0,00; 0,00
03/26/2007; BKI PURCHASE FEE; 39,42097; 38,1273130; 1.503,01; 3,01; 0,00
…

Before importing a file, however, you must tell Pocket Investor how each line in the source file is formatted. In the first example, you should tell Pocket Investor that the first field is the price date, the second field is the price value, and that the field separator is a semi-colon. In the second example, Pocket Investor should know that the first field is the activity date, the second is the activity type, the third is the activity value and so on. In this case, you should also tell Pocket Investor that the word "PURCHASE" should be treated as a "Buy" activity, and that the word "REDEMPTION" means a "Sell" activity.

See **Data Import Settings** (Program Options) later in this document to learn how to configure Pocket Investor to understand your file layout.

Program Options

You can customize several aspects of Pocket Investor in the Options screen (**Menu/Tools/Options**).

General Settings

- **Start Portfolio**: Portfolio initially displayed when application starts.

- **Start View**: View initially displayed when application starts.

- Toolbar Size: Size of the graphical toolbar located at the bottom of the main screen:
  - Small: 11 buttons (default)
  - Large: 7 buttons in portrait or 9 in landscape orientation (for easier finger operation)
  - Disabled: choose this mode to free additional space in the investment list.

- Floating Ticker: Specify when to display the floating symbol ticker after an automatic update occurs. Available options are: don't show, always show, shown when the application is active, or show when the application is minimized.

- Auto change view when cradled: Rotates the current view automatically at every 30 seconds while the device is connected to the desktop via USB cable.

- Enable Auto Filter at startup: Turn on the Auto Filter when the program is started.

List Settings

- Value format: You can change here the number format used in some views like Inv./Gain and Last Trades, in order to save screen space for large numbers, for example. This setting does not affect other places where values are shown, like reports and chats.

- **Date format**: Displays dates in absolute (mm-dd-yyyy) or relative (days past from the current date) format in some places like investment lists.

- Font size: Select here your preferred font size for all lists (small/medium/large).

- Change highlight threshold: This value is used to highlight significant price variations (negative and positive) in the investment list. If this value is set as 2, for example, Pocket Investor will highlight changes of +2% or more in blue, and changes of -2% or more in yellow.

- Show names instead of symbols: When this option is active, investment names are shown in lists instead of their symbols. This allows you to identify stocks easier, especially when their symbols are specified in numbers, as is the case of Hong Kong stock exchange.

Online Update Settings

- **Update prices automatically**: When this setting is active, Pocket Investor will perform automatic quote updates at the selected interval (when an Internet connection is available).

- **Week days**: Select in which days of week Pocket Investor should update data. For example, you may want to leave Sundays and Saturdays disabled to save data traffic, since stock exchanges normally are closed on weekends.

- **Period**: Select the period of day in which updates should occur (for example, between the open and close times of your local stock exchange). Use 24h format for start and end times.

- **Do not use cellular connections**: Select this option to prevent Pocket Investor from using a cellular connection for data updates (depending on your data plan, this can help you to avoid excessive charges).

- **Update funds, exchange rates and "other" only once a day**: In most cases, prices for funds and exchange rates are defined for the day or for the previous day, and do not change until the next day. When this option is checked, Pocket Investor will retrieve those prices only once for the day, avoiding unnecessary updates. This is specially useful if one of your investments use "Capture From Info Page" mode, which can be a slow and data-intensive operation.

Local Parameters

- **Local Currency**: This setting is used for price conversions using exchange rates (home currency to foreign currency).

- **Avg. Inflation Rate: Average annual inflation rate**: This value is deducted from the return rate of an investment to calculate the real return rate.

- **Default Stock Exchange**: This symbol is shown as the default exchange symbol for new stocks, and is useful if most stocks in your portfolio are from worldwide markets.

- **Quote time zone adjust**: This value (in hours) is used to adjust the position time of online price quotes, originally in Eastern Time, according to the local time zone. The position time is used in Detailed Quotes screen and in Prices view. This field accepts positive or negative values, as "2" or "-2".

- **Reference Index**: You can specify in this field any of the existing indices as your local reference for performance comparisons in the Investment Summary screen. For example, if you set the Dow Jones as the reference index, Pocket Investor will show the difference (percentage) between the variation of the investment price and of the index. Note that this comparison will be accurate only if there is sufficient data (daily quotes) stored in the data file for both investments in the period analyzed.

This feature slows down the display of the Summary screen due to intensive data processing, so it is recommended to leave it disabled if this information is not used or if there is not enough data stored locally to give precise results.

Investment News

- Enable News Filter: By default, Pocket Investor stores and displays only news related to your investments, and discards all the rest. Turn off this option if you wish to see all the news retrieved in the next update (note that all news presented are also stored in your investment file for offline reading).

The whole contents of all RSS sources you define are downloaded to your device even if the News Filter is enabled. For this reason, updating a long list of feeds using a wireless connection may incur in additional charges depending on your data plan.

- Special Keywords: If you wish to receive news containing particular keywords, in addition to those related to your investments, you can define them here, using commas as separators (keywords are case-insensitive).

- **Include in the Floating Ticker**: Turn this option if you would like to see the last news in the floating ticker, after the stock symbols are shown.

- **Update news when retrieving prices**: If this setting is active, Pocket Investor will retrieve investment news as part of the price update process.

News Sources

- **Type:** Choose in this list the type of news source you want to configure (RSS Channel / Online TV / Online Radio)

- **Title:** Enter the title of the source being added or select one of the pre-defined sources available in the list

- **URL**: Enter the full URL for the news source

- **Sources**: Contains the active news sources, including RSS channels and online radios and TVs. To add a source to the list, inform the fields above and click on **Add**. Use the **Remove** button to delete the selected source from the list.

Alert Settings

- **Play sounds when quotes are updated**: Plays a "tick" sound every time quotes are updated successfully.

- **Play sound when current investment price changes** (Online Quotes screen only): When this option is active, Pocket Investor plays distinctive tones when the price of the investment currently shown in Online Quotes screen goes up or down.

- **Play sound when total market value changes**: Plays distinctive tones when the total market value of all investments change by the amount specified, after an online price update. For example, you can hear a sound every time the market value of your investments increases in $100.

- **Show alerts for news**: Turn this option on if you wish to be notified for every news item received (avoid using this option if the News Filter is not active, otherwise you may receive an excessive number of alerts).

- **Show alerts for events**: Turn this option on if you wish to be notified at the date/time scheduled for events from the Investment Agenda.

- **Show alerts for goals**: Turn this option on if you wish to be notified every time you reach more 10% of each goal defined.

Default Fees

Default fees are simple models used to generate automatic fee activities for buys and/or sales of stocks and funds.

- **Investment Type**: Select the investment for which you want to assign default fee values

- **Applicable for**: Select the activity for which you want to apply the fee (buys, sales or both)

- **Fixed Part**: Enter an optional monetary value to be added to the fee.

- **Variable Part**: Enter an optional percent value to be extracted from the buy or sell value and added to the fee value.

- **Use fee estimate in gain calculation**: If this option is active, Pocket Investor will estimate the future fee for selling the investment and then subtract it from the gain estimate. This may show you when an investment reaches its "break-even" value (when its market value surpasses its purchase cost, including all fees).

Data File Security (valid for the current investment file)

- **Password**: This field accepts an optional password with up to 6 characters in length, which is required to access the current investment file. To remove the password, leave this field blank.

> Choose your password carefully, as we will not be able to recover it for you if it is lost!

Data Import

- Column Positions: Sequential position for each field being imported from a CSV file (date, price, quantity and value).

- Sep: Field separator used in the CSV file (supports a comma, a semi-colon or a blank space as separators).

- **Buy**: Defines a keyword used to recognize a record in the CSV file as being a Buy activity.

- **Sell**: Defines a keyword used to recognize a record in the CSV file as being a "Sell" activity.

- **Add**: Defines a keyword used to recognize a record in the CSV file as being a "Add Shares" activity.

- **Rem**: Defines a keyword used to recognize a record in the CSV file as being a "Remove Shares" activity.

- **Div**: Defines a keyword used to recognize a record in the CSV file as being a "Receive Dividends" activity.

- **Fees**: Defines a keyword used to recognize a record in the CSV file as being a "Pay Commission/Fees" activity.

Connection Settings

- Use Proxy: When this setting is active, Pocket Investor uses the provided proxy information when a connection is established. This setting is ignored when the device is not currently cradled.

- Email Account: This is the account used for sending news by email.

Other Settings

- **Max months for price history download**: Enter here the maximum number of months you wish to retrieve when downloading the price history for an investment (1 to 24 months).

- Show hints at startup: Turn on this option if you wish to receive a new usage hint every time you start Pocket Investor.

- Optimize HTML using Skweezer: When this option is active, Pocket Investor will redirect all web pages activated from it (as investment info and news) to Skweezer before they are displayed in your device (Skweezer is an online service that optimizes web pages for better viewing in mobile devices, also reducing data traffic).

Version Updates

Pocket Investor will automatically check for program updates once a week, when an Internet connection is available. You can also force manual check using **Tools/Check Updates** menu. If a new version is found, you will be redirected to the product download page, where you can download the corresponding .CAB installer directly to your device, if desired.